

## **AMENDMENTS TO THE SPECIFICATION:**

Please replace the title of the present invention on Page 1 with the following amended title:

“Computerized System and Method for ~~Providing~~  
Selecting an Appropriate Utility Rate to Provide Cost  
Savings for a Consumers”

Please replace all of the paragraphs beginning on Page 11, Line 13 through Page 22, Line 23 with the following amended paragraphs:

### **First Form of the Invention**

In the first form of the invention which is generally indicated by the numeral 10 and which is illustrated in Figs. 1-5, it will be seen that the present invention relates to a computerized system and method which allows a consumer or customer of utility services 11 to account for the use of any consumable resource such as electricity; gas; oil; telecommunications; transportation; manufacturing; leases; and manufacturing and repair services, to name but a few. Throughout the present application, the terms consumer; customer; user; and utility user are used interchangeably and refer to a consumer of utility services, or goods and other resources. As seen in Fig. 1, the present computerized system

and method allows for a number of different customers 11 to have remote data access to a first party host computer which will be discussed below. Yet further, a plurality of resource and utility providers are generally indicated by the numeral 12. This plurality of resource and utility providers also have remote data access to a first party host computer 13. The host computer has a processor and an interface device as earlier described. As seen in Fig. 1, a database 14 is defined within the first party host computer 13. Within that same database, business information peculiar to the individual customers 11 is collected or stored 15 by a first party. The first party in this example is a business that provides consolidated billing and resource accounting services which are utilized by the respective customers 11. As discussed above, the customer 11 is a consumer of a utility or other resource for which it desires to manage and account. This particular customer information 15 includes, among other things, the identity of the customer; the customer's various locations and address information; business contacts; and other accounting information which is peculiar to the particular customer in question. All the customer information is normally considered to be trade secret information. Additionally, non-customer specific utility and resource information 20 is also collected and stored in the database 14. In this regard, this information is collected by the first party from the data information supplied by the respective resource and utility providers 12.

Referring still to Fig. 1, it will be seen that the computerized system and method for providing cost savings for customers or utility users 11 of the present invention 10 further includes a step of accumulating and storing in the first party data base, resource and utility provider information collected by the first party and which relates to the billing information such as utility consumption information regarding each customer 21. This is supplied from the resource and utility providers 12. Yet further after the step of storing in the first party database the customer billing information 21 collected by the first party, the system and method further includes the step of processing the previous utility consumption information to provide historical billing data related to the utilities and resource consumption by the customer 22. In this regard step 22 includes a further step of processing historical billing data which includes the utility consumption information from each customer stored in the database 14 to define predetermined tolerance parameters for the utility consumption information for each customer 23. Yet further, step 22 includes performing an audit of the current resource and utility billing information relating to the customer against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters 24. More specifically, step 22 includes a first step of defining tolerance parameters for each customer 23, and thereafter checking the resource and utility billing information against the tolerance parameters 24. Yet further, the system and method of the present invention further includes a step of processing

the current utility consumption information provided by the resource and utility providers 12 to establish a usage history meeting the tolerance parameters 25. At this juncture, an anonymous or encrypted identifier is assigned to protect the customer's identity. The encrypted identifier is used to identify the usage history 25 of the utility user 11, when this usage history is stored in step 26. As noted above, during step 22 as seen in Fig. 1, the system and method 10 includes a step wherein recent utility consumption information received from the resource and utility providers 12 is processed against the predetermined tolerance parameters 23 to establish a utility consumption history which meets the predetermined tolerance parameters 25 or is otherwise deemed valid. Step 22 is utilized in an attempt to identify resource and utility consumption patterns which should be reviewed in closer detail by the customer 11 to determine possible inaccuracies of the resource and utility billing information provided by the resource and utility providers 12, or to identify potentially wasteful business practices which need attention. As noted above, the step shown at numeral 26 for storing the encrypted usage history meeting the tolerance parameters includes providing an encrypted identifier to the corresponding usage history which meets the tolerance parameters 25 in the first party host computer and which effectively prevents other parties from gaining access to the identification of the customer. This facet of the invention will be discussed in greater detail hereinafter.

As seen in Fig. 2, a second party host computer 30 is provided. The second party, who uses computer 30, will normally be a utility rate consultant, often termed a “rate hawk”. These are individuals who seek to sell utility rate information to the customers 11. Of course, other third parties dealing in other resources may also utilize the present invention. The methodology of the invention 10 further provides a step of forming or defining a database 31 in the second party computer 30, and storing in the second party database utility and resource rate information 32 such as a plurality of variable utility rate information or schedules which relates to a plurality of utility providers 12, and which is accumulated by the second party.

The second party also prepares computer readable templates which summarize the utility and/or resource rate information or schedules collected by the second party as represented in the step labeled 33. The second party host computer 30 has an access device wherein the second party computer 20 is selectively coupled in data exchanging relation to the first party host computer 13, and wherein the second party computer cannot gain access to the customer identifying or business information 15 which is stored in the database 14. Also in the present invention, the first party cannot gain access to the plurality of variable utility and resource rate information or schedules 32 which are stored in the second party database 31. Still further, the second party host computer 30 is selectively coupled in

data exchanging relation with a third party host computer 50 which will be discussed in greater detail hereinafter.

As seen in Fig. 2, utility and resource providers 12 have a host computer generally designated by the numeral 40. Within the host computer 40 a database 41 is defined and which stores a plurality of variable utility and resource rate information or schedules which are generally indicated by the numeral 42. In a fashion similar to that previously described with respect to the second party host computer 30, the utility and resource providers 12 prepare computer readable templates, tables, or display data 43 which summarize the variable utility rate schedule or resource information 42 which has been collected by the utility and resource providers 12. The utility and resource provider's host computer 40 is selectively coupled in data exchanging relation with a third party host computer which is generally designated by the numeral 50. As seen in Fig. 2, the third party host computer is similar in its overall configuration with respect to the first and second party host computers 13, 30 inasmuch as the third party host computer has a processor, a data storage device and an access device which allow the third party host computer 40 to remain in data exchanging relation with the other host computers noted above. As seen in Fig. 2, the third party host computer thereafter has a number of databases defined therein, that is, a first party database 51; a second party database 52; a third party database 53; and a utility and resource provider's database 54. These individual databases are operable to receive and store

information which has been collected by the first, second and third parties and the utility and resource providers for the purposes which will be described in greater detail hereinafter. As should be understood, the third party host computer 50 may comprise an automated clearing house established by the third party for the purpose which will be described below.

Referring now to Fig. 3, it will be seen that the first, second and third databases 51, 52 and 53 and the utility and resource providers database 54, in operation, are coupled in data exchanging relation with the third party host computer 50. The third party host computer thereafter utilizes the information in the several databases and further identifies and applies the identified advantageous utility and resource information provided by the second party database; and utility rate schedule information provided by the utility and resource provider's database to the encrypted usage history provided by the first party database 51 to calculate potential cost savings at the step labeled 60. As should be understood, the information contained in the first party database 51 contains only the utility consumption information meeting the tolerance parameters earlier established at step 23, and the identification of the customer 11 is encrypted. Subsequently, and as seen at step 61, the methodology of the present invention further comprises determining a cost savings tolerance parameter for the encrypted usage history and which includes the consumer's utility consumption information. As should be appreciated, the present methodology provides a ~~method~~ means by which not all cost savings are utilized or reported, but rather only

those which provide cost savings which fall within a given predetermined range. For example, some potential cost savings may be so minor that the cost of taking advantage of same may impact adversely the business in other respects. In other instances, the related costs of subscribing to the particular rate schedule 42 may also be cost prohibitive.

Following the determination of the cost savings tolerance parameters for the encrypted usage history at step 61, the methodology of the present invention at step 62 includes providing the identified advantageous utility, resource, and rate information which meets the predetermined cost savings tolerance parameter for the encrypted usage history to the first party host computer 13. A record of this information which is transmitted to the first party host computer 13 is maintained by the third party host computer 50.

Referring now to Fig. 4, and following the step of providing the identified advantageous utility and resource and rate information to the first party host computer at step 62, the first party host computer 13 then provides consolidated billing information relating to the utilities or resources consumed by the customer or consumer 11, and also applies the identified advantageous utility and resource information which meets the predetermined cost savings parameter 61 as previously established 70. Subsequently, and as seen in Fig. 4 and at step 71, the first party host computer 13 provides the customer or consumer 11 with remote access to the identified utility and resource rate information or schedules 42 which meet the cost savings tolerance parameters at step 61; the customer



business information 15, and the noncustomer specific utility and resource information 20 in computer readable form, along with consolidated billing information which was earlier collected and assembled during step 22 and stored as encrypted usage history in step 26. In one embodiment, only the billing information meeting the predetermined tolerance parameters are reported. That information which does not meet the tolerance parameters is then flagged or otherwise identified for separate treatment.

Referring now to Fig. 5, once the customer or consumer 11 is provided with remote access at step 71, the customer will receive and review the plurality of variable utility and resource rate information or schedules 42 as provided by the first party and will elect a resource rate that meets their business needs. Thereafter, in one embodiment, the customer simultaneously provides the first party with payment authorization for the consolidated bills presented at step 80. Once the payment authorization for the consolidated bills is provided at step 80, the first party computer 13 implements utility and resource rate instructions to change the utility or resource rate with the identified utility or resource provider and which is selected by the customer at step 81. Thereafter, the first party renders payment to the utility provider as identified in the consolidated bills at step 82, and thereafter, cost savings are realized by the customers at step 83. In this particular methodology, a portion of the savings realized by the customer is shared or otherwise remitted in a payment to the first party 84, second party 85 and third party 86. In this arrangement, the utility rate

consultants providing advantageous utility and resource information are fairly compensated for the information provided. Still further, the third party automated clearing house providing the third party host computer 50 receives a fee for the services provided, and the first party providing the encrypted resource information permits their customers to realize cost savings not possible heretofore, while simultaneously earning a fee for the services rendered.

In summary, therefore, the first form of the invention 10 as seen in Figs. 1-5 is a computerized system and method for ~~providing~~ selecting an appropriate utility rate to provide cost savings for ~~utility users~~ a consumer 11 comprising defining a database 14 in a first computer 13; receiving in the database 14 previous utility consumption information relating to the consumption of the utility by a customer at step 21; processing the previous utility consumption information to provide historical billing data 24 relating to the consumption of the utilities by the customer 11; processing the historical billing data stored in the database 14 to provide predetermined tolerance parameters at step 23 which are related to the historical billing data; storing in the database 14 customer 11 information which includes historical billing data relating to the recent consumption of a utility by a utility customer, the recent utility information having various portions at step 26; performing an audit by means of step 22 of the recent utility consumption information against the predetermined tolerance parameters to determine whether the recent utility consumption information satisfies the tolerance parameters 23;

determining a cost savings tolerance parameter for the customer at step 61; defining a second database 51-54 in a second computer 50; receiving into the second database 51-54 utility rate information 32 which relates to a plurality of utility providers 12; receiving into the second database 51-54 the selected portions of the recent utility consumption information relating to the customer and which was stored at step 26 and which satisfies the predetermined historical tolerance parameters, and processing the received utility consumption information to determine potential cost savings to the customer 60; providing utility rate information which meets the predetermined cost savings tolerance parameters for the selected portions of the utility consumption information at step 62 to the database 14, and wherein the respective computers cannot gain access to all the customer information 15 which is stored in the database 14; receiving into the database 14 the utility and resource rate information 32 which meets the predetermined cost savings tolerance parameters as calculated at step 62, and processing the utility consumption information and the utility rate information to provide usage-based computer viewable data which is associated with the customers' consumption of the utility at step 71; providing the customer 11 with computer access to the first computer 13 to view the computer viewable data produced at step 71 at a location which is remote to the first computer 13, and wherein the customer 11 views the computer viewable data related to the consumption of the utility or resource, and selects a utility rate which meets their needs; and calculating a

percentage of the cost savings provided to the customer 11 by the selection of the utility rate, and retaining and sharing a portion of the cost savings as an earned fee between the parties 84, 85 and 86 as provided for in step 83. It should be recognized that in certain circumstances, the customer 11 may elect that the first party select an appropriate utility rate based upon standing instructions or oral instructions given by the customer 11.

## **Second Form of the Invention**

The second form of the invention is generally designated by the numeral 100 and the various aspects of the invention can be seen in Figs. 6-9 respectively. As will be seen, the second form of the invention is very similar to the first form of the invention 10, however, the methodology of the second form of the invention is directed to a computerized system and method of providing cost savings for consumers of goods and services. In this regard, a plurality of individual customers or consumers are generally designated by the numeral 101, and a plurality of diverse, goods and services providers are generally indicated by the numeral 102. As should be understood, the goods and services comprise any good or service which can be consumed by a customer 101 and may include such services as maintenance and repair, leasing, telecommunications access and utilization, and governmental and municipal services to name but a few. In the case of governmental and municipal services, it should be understood that many municipalities have defined various geographical areas where, if a business

locates in that particular area, they will be given a favorable tax and/or other treatment. This of course encourages the businesses to locate in economically distressed areas. Such tax and other incentives, can provide advantageous business opportunities for various businesses. Consequently, such information is treated and considered within the methodology of the present invention 100.